

Information to identify the case:

Debtor 1	<u>Shawn R. Nevling</u>	Social Security number or ITIN	xxx-xx-9431
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Alicia R. Nevling</u>	Social Security number or ITIN	xxx-xx-5436
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70250-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shawn R. Nevling

Alicia R. Nevling

9/14/16

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Shawn R. Nevling
 Alicia R. Nevling
 Debtors

Case No. 16-70250-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Sep 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2016.

db/jdb
 14208954 +Shawn R. Nevling, Alicia R. Nevling, 518 Filbert Street, Curwensville, PA 16833-1205
 14208956 +Atlantic Broadband, 313-1/2 E Cherry Street, Clearfield, PA 16830-2318
 14208956 +Best Buy, PO Box 790443, Saint Louis, MO 63179-0443
 14208958 +CBE Group, Inc., 131 Tower Park, Suite 100, P.O. Box 2547, Waterloo, IA 50704-2547
 14208960 +Clerafield Stoneworker FCU, North 2nd Street, Clearfield, PA 16830
 14208961 +Commonwealth of PA, Office of UC Benefits, Claimant Services, PO Box 67503,
 Harrisburg, PA 17106-7503
 14208967 First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
 14208969 +Focus Receivable Mgmt., 1130 Northchase Parkway, Suite 150, Marietta, GA 30067-6429
 14208970 #+Keystone Credit Collections, Inc., PO Box 686, Lock Haven, PA 17745-0686
 14208973 +Nationstar Mortgage LLC, ATTN: Payments, PO Box 619094, Dallas, TX 75261-9094
 14208974 +Nittany Oil Co., 321 N. Front St., Philipsburg, PA 16866-2135
 14208975 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
 14208976 +PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJRWALSH.COM Sep 15 2016 01:48:00 James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose,
 P.O. Box 280, Johnstown, PA 15907-0280

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2016 01:56:33 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14208955 EDI: BANKAMER.COM Sep 15 2016 01:43:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 14208957 EDI: CAPITALONE.COM Sep 15 2016 01:48:00 Capital One, ATTN: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 14208959 +EDI: CITICORP.COM Sep 15 2016 01:48:00 Citicards CBNA, ATTN: Bankruptcy Dept.,
 701 E 60th Street N, Sioux Falls, SD 57104-0432
 14208962 +EDI: RCSFNBMARIN.COM Sep 15 2016 01:48:00 Credit One Bank, P. O. Box 98873,
 Las Vegas, NV 89193-8873
 14208963 EDI: CREDPROT.COM Sep 15 2016 01:43:00 Credit Protection, PO Box 802068,
 Dallas, TX 75380-2068
 14208964 EDI: DIRECTV.COM Sep 15 2016 01:49:00 DIRECT TV, P.O. Box 78626, Phoenix, AZ 85062-8626
 14208965 EDI: DISCOVER.COM Sep 15 2016 01:48:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 14208966 E-mail/Text: bankruptcynotice@fcbanking.com Sep 15 2016 01:55:52 First Commonwealth Bank,
 ATTN: Mary, 654 Philadelphia Street, PO Box 400 LL, Indiana, PA 15701
 14208968 EDI: AMINFOFP.COM Sep 15 2016 01:48:00 First Premier, 3820 N Louise Avenue,
 Sioux Falls, SD 57107-0145
 14208971 +EDI: RESURGENT.COM Sep 15 2016 01:48:00 LVNV Funding, LLC, 15 South Main Street,
 Suite 500, Greenville, SC 29601-2769
 14208972 EDI: MERRICKBANK.COM Sep 15 2016 01:43:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
 aty* +James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, P.O. Box 280,
 Johnstown, PA 15907-0280

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 26

Date Rcvd: Sep 14, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com;kpetak@spencecuster.com/rsnyder@spencecuster.com/kmaris@spencecuster.com
;jwalsh@ecf.epiqsystems.com
James R. Walsh on behalf of Trustee James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com;kpetak@spencecuster.com/rsnyder@spencecuster.com/kmaris@spencecuster.com
;jwalsh@ecf.epiqsystems.com
John R. Lhota on behalf of Joint Debtor Alicia R. Nevling lrj@atlanticbbn.net,
tmb@atlanticbbn.net
John R. Lhota on behalf of Debtor Shawn R. Nevling lrj@atlanticbbn.net, tmb@atlanticbbn.net
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6